

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF SOUTH CAROLINA

OLIVIA WILSON

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-against-

VETERANS UNITED HOME LOANS

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Complaint for a Civil Case

Case No. _____
(to be filled in by the Clerk's Office)

Jury Trial: ☐ Yes ☒ No
(check one)

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I. The Parties to This Complaint**A. The Plaintiff(s)**

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	<u>OLIVIA WILSON</u>
Street Address	<u>243 DRAYTON HALL DR</u>
City and County	<u>WEST COLUMBIA, LEXINGTON</u>
State and Zip Code	<u>SC 29172</u>
Telephone Number	<u>(800)347-5786</u>

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Defendant No. 1

Name	<u>VETERANS UNITED HOME LOANS</u>
Job or Title (if known)	<u></u>
Street Address	<u>1400 FORUM BLVD</u>
City and County	<u>COLUMBIA</u>
State and Zip Code	<u>MO 65203</u>
Telephone Number	<u></u>

Defendant No. 2

Name	<u></u>
Job or Title (if known)	<u></u>
Street Address	<u></u>
City and County	<u></u>
State and Zip Code	<u></u>
Telephone Number	<u></u>

Defendant No. 3

Name	<u></u>
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Job or Title _____
 (if known) _____
 Street Address _____
 City and County _____
 State and Zip Code _____
 Telephone Number _____

Defendant No. 4

Name _____
 Job or Title _____
 (if known) _____
 Street Address _____
 City and County _____
 State and Zip Code _____
 Telephone Number _____

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? (*check all that apply*)

☒ Federal question

☐ Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

CERTAIN QUE VIE ACT, 18 USC 8, 12 USC 1431, 15 USC 1605, FEDERAL RESERVE ACT
SECTIONS 16 & 29, BILL OF EXCHANGE ACT, THE CONSTITUTION ARTICLES I, II, IV
& VII, NYE 192, SECURITIES EXCHANGE ACT

B. If the Basis for Jurisdiction Is Diversity of Citizenship

1. The Plaintiff(s)

a. If the plaintiff is an individual

The plaintiff, (name) _____, is a citizen of the State of (name) _____.

b. If the plaintiff is a corporation

The plaintiff, (name) _____, is incorporated under the laws of the State of (name) _____, and has its principal place of business in the State of (name) _____.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)

a. If the defendant is an individual

The defendant, (name) _____, is a citizen of the State of (name) _____. Or is a citizen of (foreign nation) _____.

b. If the defendant is a corporation

The defendant, (name) _____, is incorporated under the laws of the State of (name) _____, and has its principal place of business in the State of (name) _____. Or is incorporated under the laws of (foreign nation) _____, and has its principal place of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:

\$15,000,000 OR 1% OF THE TOTAL ASSETS OF THE BANK
DUE TO NON-PERFORMANCE OF FIDUCIARY DUTIES (BREACH OF CONTRACT)
PER FEDERAL RESERVE SECTION 29 CIVIL MONEY PENALTIES THIRD TIER.

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

SEE ATTACHED

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

SEE ATTACHED

Statement of Claim

Anytime a social security number is extended, it is a consumer credit transaction. Plaintiff entered into a contract with the defendant, Veterans United Home Loans, in June 2020, whereby Defendant agreed to provide a mortgage loan toward purchasing a home in exchange for repayment by Plaintiff. Defendant provided the loan and Plaintiff duly performed their obligations under the contract to pay for repayment utilizing their bill of exchange, negotiable instrument. However, Defendants breached the contract by failing to apply the Plaintiff's payment. Despite several reminders and opportunities given to Defendants to fulfill their fiduciary duties on 8/14/2023; 8/24/2023; and 9/1/2023, they have failed to do so, causing financial loss and damages to Plaintiff in the amount of \$15,000,000.

Defendant's actions constitute a clear violation of the terms and conditions outlined in the contract and a violation of securities, identity theft, and extortion, leading to the harm suffered by Plaintiff. This breach of contract occurred within the jurisdiction of South Carolina, on or around August 2023.

Relief

Plaintiff seeks damages in the amount of 1% of the total assets of the bank per Federal Reserve Act Section 29 Civil Money Penalties, to compensate for the financial loss incurred as a result of Defendants' breach of contract. Plaintiff also requests any additional relief deemed just and proper by the court, including but not limited to legal costs and any further relief the court deems appropriate.

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: October 6th, 2023

Signature of Plaintiff

OL OW

Printed Name of Plaintiff

OLYMPIA WILSON

B. For Attorneys

Date of signing: _____, 20__.

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Address

Telephone Number

E-mail Address